Listing of Claims

Claims 1-8 (Canceled)

9. (Previously presented) A method for providing a user interface, comprising the steps of:

    (a)   displaying a plurality of images in a frame, each of the images representing a goal;

    (b)   permitting a user to select from the images in the frame;

    (c)   permitting the user to adjust preferences related to the goal represented by the selected image in the frame; and

    (d)   altering the appearance of one or more of the images in the frame based on the adjusted preferences of the goal represented by the selected image, wherein the appearance of one of the images representing a financial goal fades a shade inversely proportional to the duration of time budgeted for attaining the financial goal.

Claims 10-17 (Canceled)

18. (Previously presented) A computer program embodied on a computer readable medium for providing a user interface, comprising:

    (a)   a code segment for displaying a plurality of images in a frame, each of the images representing a goal;

    (b)   a code segment for permitting a user to select from the images in the frame;

    (c)   a code segment for permitting the user to adjust preferences related to the goal represented by the selected image in the frame;

    (d)   a code segment for altering the appearance of one or more of the images in the frame based on the adjusted preferences of the goal represented by the selected image, wherein the appearance of one of the images representing a financial goal fades a shade inversely proportional to the duration of time

budgeted for attaining the financial goal.

Claim 19 (Canceled)

Please Cancel Claim 20.

21. (Presently amended) A method as recited in claim [[20]] 9 further comprising:

requesting personal information on the user;

receiving the requested personal information;

generating a personal profile corresponding to the adjusted [[nontemporal]] preferences and the personal information.

22. (Previously presented) A method as recited in claim 21 further comprising:

(a) displaying a selectable link to a personal profile frame, and

(b) displaying the personal profile within the personal profile frame upon selection of the link.

23. (Presently amended) A method as recited in claim [[20]] 9 further comprising:

(a) displaying a time indicia representing a time expectation for the amount of time expected for achieving one goal represented by the selected image;

(b) permitting the user to adjust the time indicia; and

(c) displaying the effect of the adjustment.

24. (Presently amended) A method as recited in claim [[20]] 9 further comprising:

(a) displaying a quality indicia representing a degree of quality for the goal represented by the selected image; and

(b) permitting the user to adjust the quality indicia; and

(c) displaying the effect of the adjustment.

25. (Previously presented) A method as recited in claim 24 wherein an appearance of the selected image is altered in relation to the adjustment of the quality indicia with respect to quality for the goal.

26. (Presently amended) A method as recited in claim [[20]] 9 further comprising:

> displaying a degree of favoritism indicia representing the degree of favoritism between time and quality with respect to the goal represented by the selected image; and

> permitting the user to adjust degree of favoritism indicia.

27. (Presently amended) A method as recited in claim[[20]] 9 further comprising:

> displaying a selectable link to a financial assumptions frame, and

> upon selection of the link, displaying the financial assumptions frame populated by data representing financial assumptions.

28. (Presently amended) A method as recited in claim [[20]] 9 further comprising:

> displaying a summary of impacts on achieving the goals resulting from the adjusted preferences.

29. (Presently amended) A method as recited in claim [[20]] 9 wherein the images representing goals include at least one of: a first image representing a home goal, a second image representing a vehicle goal, a third image representing a monthly allowance and savings goal, a fourth image representing a planned furniture expenses goal, a fifth image representing a planned appliance expenses goal, a sixth image representing a vacation goal, and a seventh image representing a children's education goal.

Please cancel claim 30.

31. (New) The computer program of claim 18 further comprising:

> a code segment for requesting personal information on the user;

a code segment for receiving the requested personal information;

a code segment for generating a personal profile corresponding to the adjusted preferences and the personal information.

32. (New) The computer program of claim 31 further comprising:

(a) a code segment for displaying a selectable link to a personal profile frame, and

(b) a code segment for displaying the personal profile within the personal profile frame upon selection of the link.

33. (New) The computer program of claim 18 further comprising:

(a) a code segment for displaying a time indicia representing a time expectation for the amount of time expected for achieving one goal represented by the selected image;

(b) a code segment for permitting the user to adjust the time indicia; and

(c) a code segment for displaying the effect of the adjustment.

34. (New) The computer program of claim 18 further comprising:

(a) a code segment for displaying a quality indicia representing a degree of quality for the goal represented by the selected image; and

(b) a code segment for permitting the user to adjust the quality indicia; and

(c) a code segment for displaying the effect of the adjustment.

35. (New) The computer program of claim 34 wherein an appearance of the selected image is altered in relation to the adjustment of the quality indicia with respect to quality for the goal.

36. (New) The computer program of claim 18 further comprising:

a code segment for displaying a degree of favoritism indicia representing the degree of favoritism between time and quality with respect to the goal represented by the selected image; and

a code segment for permitting the user to adjust degree of favoritism indicia.

37. (New) The computer program of claim 18 further comprising:

a code segment for displaying a selectable link to a financial assumptions frame, and

a code segment for, upon selection of the link, displaying the financial assumptions frame populated by data representing financial assumptions.

38. (New) The computer program of claim 18 further comprising:

a code segment for displaying a summary of impacts on achieving the goals resulting from the adjusted preferences.

39. (New) The computer program of claim 18 wherein the images representing goals include at least one of: a first image representing a home goal, a second image representing a vehicle goal, a third image representing a monthly allowance and savings goal, a fourth image representing a planned furniture expenses goal, a fifth image representing a planned appliance expenses goal, a sixth image representing a vacation goal, and a seventh image representing a children's education goal.